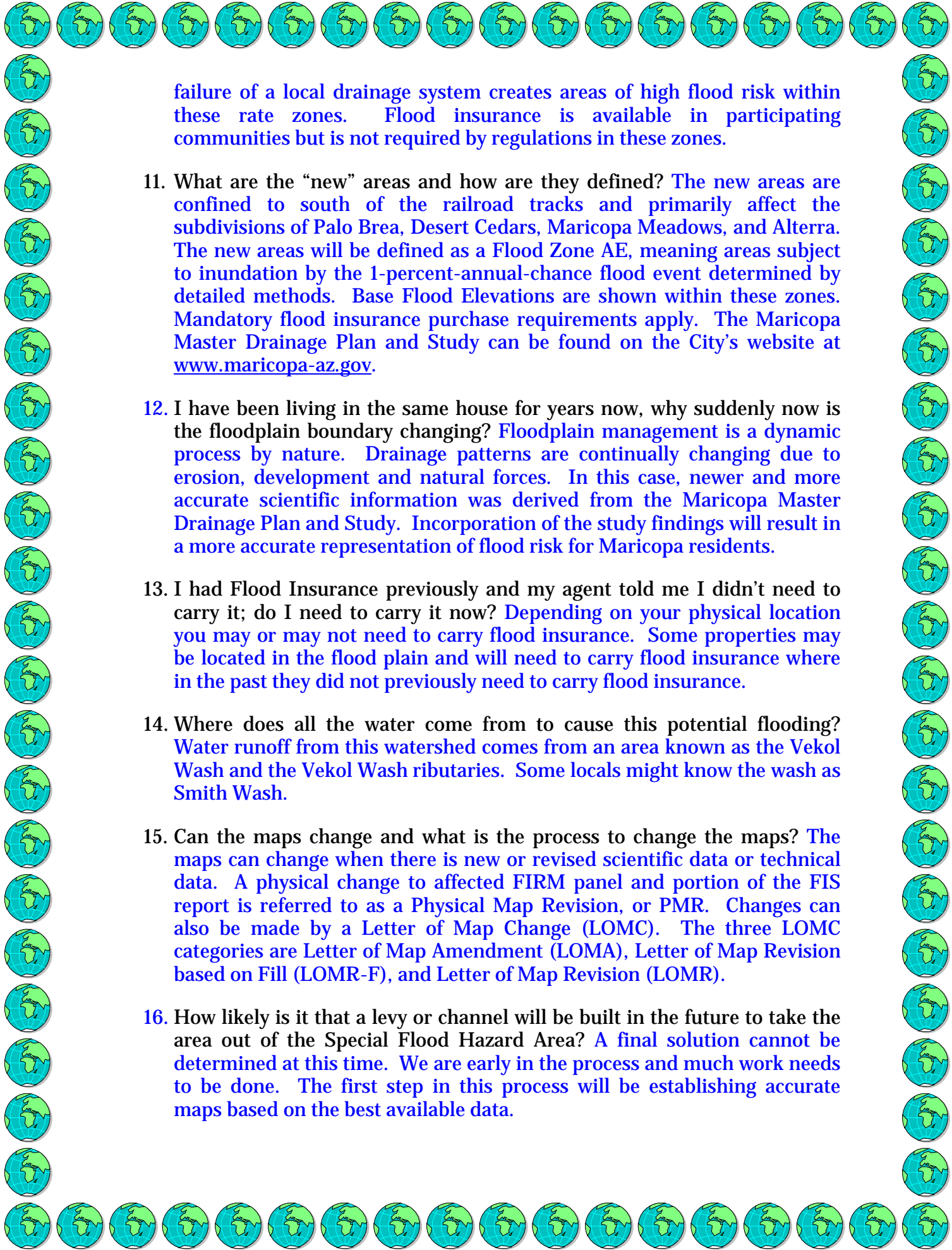


A decorative border consisting of a grid of small globe icons, each showing a different view of the Earth, surrounding the central text.

QUESTIONS FROM THE PUBLIC OUTREACH MEETING

1. What does this [remapping of the floodplain area] mean to real estate people? Real estate brokers must disclose to potential buyers whether or not a property is located within a Special Flood Hazard Area as determined by the Federal Emergency Management Agency.
2. List and explain the Grandfather scenarios as related to Flood Insurance. See the provided handout information for grandfathering situations regarding Flood Insurance on the City's website at www.maricopa-az.gov.
3. Provide information on how to shop for Flood Insurance. Flood Insurance is available from your insurance broker and is based on the amount of the building and contents insurance and the deductible chosen.
4. Provide information on the real cost of Flood Insurance with, and without, FEMA's assistance. Flood Insurance is a part of a federally funded program and the rates are determined and set by the Federal Government.
5. What happens if FEMA says my property is located in a Special Flood Hazard Area, but I do not purchase Flood Insurance? If your house is located in a Special Flood Hazard Area and you have a mortgage through a federally backed program, you are required by law to obtain Flood Insurance.
6. I didn't receive a letter to come to the outreach meeting, but I am paying Flood Insurance, how come? You may be paying Flood Insurance because your property is located in a Special Flood Hazard Area that is not associated with the current remapping efforts.
7. I'm not located in the preliminarily mapped "new" flood area; should I get Flood Insurance if I am adjacent to the new area? This is a decision for you to make as a property owner. Once the preliminary maps are released by FEMA, review your proximity to the floodplain line and determine your risk.
8. When will the flood maps change? The City anticipates that FEMA is going to issue the preliminary maps in Winter 2010.
9. When was the Maricopa Flood Control District formed? The Maricopa Flood Control District was formed in July 1958.
10. What is a FEMA Flood Zone "X" Designation? Flood Zone X (shaded), as defined by FEMA, as areas of moderate of minimal hazard from the principal source of flood in the area. However, buildings in these zones could be flooded by severe, concentrated rainfall coupled with inadequate local drainage systems. Local stormwater drainage systems are not normally considered in the community's Flood Insurance Study. The



failure of a local drainage system creates areas of high flood risk within these rate zones. Flood insurance is available in participating communities but is not required by regulations in these zones.

11. What are the “new” areas and how are they defined? The new areas are confined to south of the railroad tracks and primarily affect the subdivisions of Palo Brea, Desert Cedars, Maricopa Meadows, and Alterra. The new areas will be defined as a Flood Zone AE, meaning areas subject to inundation by the 1-percent-annual-chance flood event determined by detailed methods. Base Flood Elevations are shown within these zones. Mandatory flood insurance purchase requirements apply. The Maricopa Master Drainage Plan and Study can be found on the City’s website at www.maricopa-az.gov.
12. I have been living in the same house for years now, why suddenly now is the floodplain boundary changing? Floodplain management is a dynamic process by nature. Drainage patterns are continually changing due to erosion, development and natural forces. In this case, newer and more accurate scientific information was derived from the Maricopa Master Drainage Plan and Study. Incorporation of the study findings will result in a more accurate representation of flood risk for Maricopa residents.
13. I had Flood Insurance previously and my agent told me I didn’t need to carry it; do I need to carry it now? Depending on your physical location you may or may not need to carry flood insurance. Some properties may be located in the flood plain and will need to carry flood insurance where in the past they did not previously need to carry flood insurance.
14. Where does all the water come from to cause this potential flooding? Water runoff from this watershed comes from an area known as the Vekol Wash and the Vekol Wash tributaries. Some locals might know the wash as Smith Wash.
15. Can the maps change and what is the process to change the maps? The maps can change when there is new or revised scientific data or technical data. A physical change to affected FIRM panel and portion of the FIS report is referred to as a Physical Map Revision, or PMR. Changes can also be made by a Letter of Map Change (LOMC). The three LOMC categories are Letter of Map Amendment (LOMA), Letter of Map Revision based on Fill (LOMR-F), and Letter of Map Revision (LOMR).
16. How likely is it that a levy or channel will be built in the future to take the area out of the Special Flood Hazard Area? A final solution cannot be determined at this time. We are early in the process and much work needs to be done. The first step in this process will be establishing accurate maps based on the best available data.